

PATENT

ATTORNEY DOCKET NO. 114459-05-E3

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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JAN 26 2005**

Serial No.: 09/370,619 Confirmation No.: 8285  
Applicant: Michael D. Erlanger  
Title: EFFICIENT MARKET FOR FINANCIAL PRODUCTS  
Filed: August 7, 1999  
Art Unit: 3624  
Examiner: Ella Colbert  
  
Atty Docket: 114459-05-E3  
Customer No. 38492

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**REPLACEMENT COMPLIANT AMENDMENT IN RESPONSE TO RESTRICTION  
REQUIREMENT**

Applicant hereby responds to the Restriction Requirement of November 15, 2004 and the Notice of Non-Compliant Amendment of 12/30/2004. Kindly amend the application as follows.

**AMENDMENTS TO THE CLAIMS** begin on page 2 of this paper.

**REMARKS/ARGUMENTS** begin on page 26 of this paper.

I certify that this correspondence, along with any documents referred to therein, is being transmitted by facsimile on January 26, 2005 to Art Unit 3624 at FAX no. 703 872 9306 to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Amendment (January 26, 2005)  
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